B6A (Official Form 6A) (12/07)

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448
	(if known)

## **SCHEDULE A - REAL PROPERTY**

12515 Mistletoe Trail, Manchaca, TX 78652 LOT 6 BLK E ARROYO DOBLE ESTATES SEC 2, TRAVIS COUNTY, TEXAS.  Property was purchased on December 13, 2006 for \$260,000.00.  Source of valuation: Travis Central Appraisal District	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
	LOT 6 BLK E ARROYO DOBLE ESTATES SEC 2, TRAVIS COUNTY, TEXAS.  Property was purchased on December 13, 2006 for \$260,000.00.	Fee Simple Absolute	С	\$237,167.00	\$282,967.00

Total: \$237,167.00 (Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash and coins on hand	С	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America, checking account	С	\$800.67
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Living room: Sofa, love seat, side chair, coffee table, end table, television, lamp, VCR.	С	\$800.00
		Kitchen/Dining room: Stove, refrigerator, dishwasher, microwave oven, small appliances, pots and pans, dishes and glassware, flatware, sterling ware, china, table and 6 chairs.	С	\$1,000.00
		Bedroom 1: Bed, dresser, night stand, clock, lamp.	С	\$910.00
		Bedroom 2: Bed, dresser, alarm clock, lamp.	С	\$210.00
		Bedroom 3: Bed, chest, night stand, alarm clock, lamp.	С	\$235.00
		Bathroom: Towels and linens, toilette articles.	С	\$10.00
		Utility room: Washer, dryer, dorm fridge, garden tools, and electric tools.	С	\$400.00
		Children's belongings.	С	\$500.00
		Bonus room: couch, armour, desk, and 8 year old desktop computer.	С	\$50.00

In re Nils Christian Dekau Amie Denise Dekau

(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Antique Dewar's Scotch bar-mirror (\$600), various framed art, and paperback books.	С	\$1,000.00
6. Wearing apparel.		Man's Wearing apparel	н	\$500.00
		Woman's Wearing apparel	W	\$500.00
		Children's Wearing apparel	W	\$300.00
7. Furs and jewelry.		Man's wedding ring  Woman's jewelry: watch, wedding ring (\$4,000), and various costume jewelry.	H W	\$100.00 \$4,250.00
8. Firearms and sports, photographic, and other hobby equipment.		Various sports equipment including basketball and basketball hoop, digital camera.	С	\$200.00
9. Interests in insurance policies.  Name insurance company of each		Ohio National term life insurance policy	Н	\$1.00
policy and itemize surrender or refund value of each.		Ohio National term life insurance policy	W	\$1.00
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448	
	(if known)	

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
<ul><li>12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li><li>13. Stock and interests in incorporated and unincorporated businesses. Itemize.</li></ul>	x	Men's Warehouse stock; not eligable for cash out until April, 2011.	W	\$160.00
<ul><li>14. Interests in partnerships or joint ventures. Itemize.</li><li>15. Government and corporate bonds and other negotiable and nonnegotiable instruments.</li></ul>	x			
<ul><li>16. Accounts receivable.</li><li>17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.</li></ul>	x			
<ul> <li>18. Other liquidated debts owed to debtor including tax refunds. Give particulars.</li> <li>19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.</li> </ul>	x	Estimated income tax refund due for 2010 income tax year (will be offset by amount owed to IRS)	С	\$2,500.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448	
	(if known)	

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Infiniti G35 V6Sedan 4D Mileage: 212,000 Condition: Poor Source of Valuation: Debtor	С	\$6,000.00
		2004 Ford Expedition 1/2 Ton-V8Utility Eddie Bauer Mileage: 100,000 Condition: Good Source of Valuation: Debtor	W	\$10,000.00
26. Boats, motors, and accessories.	х			

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.		Dog (1)	С	\$5.00
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		4 continuation sheets attached		

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re	Nils Christian Dekau
	Amie Denise Dekau

Case No.	11-10448
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
<ul><li>✓ 11 U.S.C. § 522(b)(2)</li><li>☐ 11 U.S.C. § 522(b)(3)</li></ul>	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
12515 Mistletoe Trail, Manchaca, TX 78652 LOT 6 BLK E ARROYO DOBLE ESTATES SEC 2, TRAVIS COUNTY, TEXAS.	11 U.S.C. § 522(d)(1)	\$0.00	\$237,167.00
Property was purchased on December 13, 2006 for \$260,000.00.			
Source of valuation: Travis Central Appraisal District			
Cash and coins on hand	11 U.S.C. § 522(d)(5)	\$50.00	\$50.00
Bank of America, checking account	11 U.S.C. § 522(d)(5)	\$800.67	\$800.67
Living room: Sofa, love seat, side chair, coffee table, end table, television, lamp, VCR.	11 U.S.C. § 522(d)(3)	\$800.00	\$800.00
Kitchen/Dining room: Stove, refrigerator, dishwasher, microwave oven, small appliances, pots and pans, dishes and glassware, flatware, sterling ware, china, table and 6 chairs.	11 U.S.C. § 522(d)(3)	\$1,000.00	\$1,000.00
Bedroom 1: Bed, dresser, night stand, clock, lamp.	11 U.S.C. § 522(d)(3)	\$910.00	\$910.00
Bedroom 2: Bed, dresser, alarm clock, lamp.	11 U.S.C. § 522(d)(3)	\$210.00	\$210.00
Bedroom 3: Bed, chest, night stand, alarm clock, lamp.	11 U.S.C. § 522(d)(3)	\$235.00	\$235.00
* Amount subject to adjustment on 4/1/13 and every thre commenced on or after the date of adjustment.	e years thereafter with respect to cases	\$4,005.67	\$241,172.67

B6C (Official Form 6C) (4/10) -- Cont.

In re Nils Christian Dekau Amie Denise Dekau

Case No. <u>11-10448</u>

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Bathroom: Towels and linens, toilette articles.	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Utility room: Washer, dryer, dorm fridge, garden tools, and electric tools.	11 U.S.C. § 522(d)(3)	\$400.00	\$400.00
Children's belongings.	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Bonus room: couch, armour, desk, and 8 year old desktop computer.	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Antique Dewar's Scotch bar-mirror (\$600), various framed art, and paperback books.	11 U.S.C. § 522(d)(3)	\$1,000.00	\$1,000.00
Man's Wearing apparel	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Woman's Wearing apparel	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Children's Wearing apparel	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Man's wedding ring	11 U.S.C. § 522(d)(4)	\$100.00	\$100.00
Woman's jewelry: watch, wedding ring (\$4,000), and various costume jewelry.	11 U.S.C. § 522(d)(4)	\$2,800.00	\$4,250.00
Various sports equipment including basketball and basketball hoop, digital camera.	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Ohio National term life insurance policy	11 U.S.C. § 522(d)(7)	\$1.00	\$1.00
Ohio National term life insurance policy	11 U.S.C. § 522(d)(7)	\$1.00	\$1.00
Men's Warehouse stock; not eligable for cash out until April, 2011.	11 U.S.C. § 522(d)(5)	\$160.00	\$160.00
Estimated income tax refund due for 2010 income tax year (will be offset by amount owed to IRS)	11 U.S.C. § 522(d)(5)	\$2,500.00	\$2,500.00
	1	\$13,027.67	\$251,644.67

B6C (Official Form 6C) (4/10) -- Cont.

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448
	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

	Continuation Sheet No. 2		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2005 Infiniti G35 V6Sedan 4D Mileage: 212,000 Condition: Poor Source of Valuation: Debtor	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$0.00 \$0.00	\$6,000.00
2004 Ford Expedition 1/2 Ton-V8Utility Eddie Bauer Mileage: 100,000 Condition: Good Source of Valuation: Debtor	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$3,450.00 \$6,550.00	\$10,000.00
Dog (1)	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
		\$23,032.67	\$267,649.67

B6D (Official Form 6D) (12/07)

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448		
		(if known)	

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND		<u>'</u>	DATE CLAIM WAS				AMOUNT OF	UNSECURED															
MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION, IF ANY															
ACCT #: xxxxxx4049			DATE INCURRED: 12/2006 NATURE OF LIEN: Note and Deed of Trust Lien																				
Aurora Loan Services, Inc. Attn: Bankruptcy PO Box 1706 Scottsbluff, NE 69361		С	COLLATERAL: 12515 Mistletoe Trail, Manchaca, TX 78652 REMARKS:				\$200,442.00																
			VALUE: <b>\$237,167.00</b>																				
Representing: Aurora Loan Services, Inc.			Cal-Western Reconveyance Corporation 525 East Main Street El Cajon, CA 92020				Notice Only	Notice Only															
ACCT #: xxxxxx4049			DATE INCURRED: <b>Various</b> NATURE OF LIEN:																				
Aurora Loan Services, Inc. Attn: Bankruptcy PO Box 1706 Scottsbluff, NE 69361		С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	Mortgage arrears COLLATERAL: 12515 Mistletoe Trail, Manchaca, TX 78652 REMARKS:				\$23,000.00	\$23,000.00
			VALUE: \$237,167.00																				
ACCT #: xxxxxx5515			DATE INCURRED: 12/08/2006 NATURE OF LIEN: Second Lien																				
BSI Financial Services 101 N 2nd St Titusville, PA 16354		С	COLLATERAL: 12515 Mistletoe Trail, Manchaca, TX 78652-2735 REMARKS:				\$51,525.00	\$14,800.00															
			VALUE: \$237,167.00  Subtotal (Total of this F		о) : 		\$274,967.00	\$37,800.00															
			Total (Use only on last p	_		ŀ	φ214,901.00	φ37,800.00															

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

\_\_\_\_continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont. In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448		
		(if known	)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx5515  Bsi Financial Services 101 N 2nd St Titusville, PA 16354		С	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: 12515 Mistletoe Trail, Manchaca, TX 78652-2735 REMARKS:				\$8,000.00	\$8,000.00
ACCT #: xxxxxxxxxxx0001 Infiniti Financial Po Box 660360 Dallas, TX 75266		С	VALUE: \$237,167.00  DATE INCURRED: 05/1/2006 NATURE OF LIEN: Purchase Money COLLATERAL: 2005 Infiniti G35 REMARKS:  VALUE: \$6,000.00				\$8,519.00	\$2,519.00
Sheet no1 of continuation to Schedule of Creditors Holding Secured Claims		sheet	s attached Subtotal (Total of this F Total (Use only on last p	_			\$16,519.00 \$291,486.00	\$10,519.00 \$48,319.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) 11-10448-cag Doc#6 Filed 03/14/11 Entered 03/14/11 12:42:27 Main Document Pg 12 of

B6E (Official Form 6E) (04/10)

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	2 continuation sheets attached

B6E (Official Form 6E) (04/10) - Cont.

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448		
		(If Known)	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

1112 61 1 11161111	.   . u.	oo ai	ia contain other beste owed to con	v 011		0111	tai Offito		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	останос	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xxx-xx-9357			DATE INCURRED: 2004, 2006, 2007 CONSIDERATION:						
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346		С	1040 Tax Liability REMARKS:				\$31,000.00	\$21,400.00	\$9,600.00
Representing: Internal Revenue Service			U.S. Attorney 601 N.W. Loop 410, Suite 600 San Antonio, TX 78216				Notice Only	Notice Only	Notice Only
Sheet no1 of2	_ continu			paç	je)	>	\$31,000.00	\$21,400.00	\$9,600.00
attached to Schedule of Creditors Holi	(Use on	ly on	last page of the completed Schedule on the Summary of Schedules.)	E.	tal				
	Totals >  (Use only on last page of the completed Schedule E.  If applicable, report also on the Statistical Summary  of Certain Liabilities and Related Data.)								

B6E (Official Form 6E) (04/10) - Cont.

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448	
		(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

TYPE OF PRIORITY	Administrative allowances								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED: <b>02/28/2011</b> CONSIDERATION:						
Fred E. Walker P.C. 609 Castle Ridge Road Suite 220 Austin, TX 78746		С	Attorney Fees REMARKS:				\$2,365.00	\$2,365.00	\$0.00
Sheet no of 2 co	l_ ontinua	tion s	sheets Subtotals (Totals of this	pac	ie)	<u> </u>	\$2,365.00	\$2,365.00	\$0.00
attached to Schedule of Creditors Holding (U	g Priori I <b>se onl</b> y	ty Cla <b>y on</b>		То	tal		\$33,365.00	<del>+</del> 2,330.30	<b>\$5.30</b>
If a	applica	ıble,	Tast page of the completed Schedule report also on the Statistical Summan bilities and Related Data.)		als	^		\$23,765.00	\$9,600.00

B6F (Official Form 6F) (12/07) In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448	
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxx6182 American Express c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355		С	DATE INCURRED: 10/01/1992 CONSIDERATION: Credit card purchases REMARKS: Debtors believe this is not thier account.			х	\$250.00
ACCT #: xxxxxxxxxxxxxxxx6182  American Express c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355		С	DATE INCURRED: 10/01/1992 CONSIDERATION: Credit Card REMARKS: Debtors believe this is not thier account.			x	\$45.00
ACCT #: xxxxiple  Bank Of America 4060 Ogletown/stanton Rd Newark, DE 19713		С	DATE INCURRED: 07/2002 CONSIDERATION: Credit card purchases REMARKS: xxxx4266, xxxx1288				\$17,732.00
ACCT #: xxxxiple Chase Po Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 02/2007 CONSIDERATION: Credit card purchases REMARKS: xxxx5639, xxxx8928, xxxx9884				\$27,144.00
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		С	DATE INCURRED: 10/2000 CONSIDERATION: Student Loans REMARKS:				\$8,244.00
ACCT #: xxxxxxxxxxxx7264 Discover PO Box 6103 Carol Stream, IL 60197		С	DATE INCURRED: 04/2003 CONSIDERATION: Credit card purchases REMARKS:				\$10,035.00
2continuation sheets attached		(Rep	(Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hedı le, o	otal ule f n th	> =.)	\$63,450.00

B6F (Official Form 6F) (12/07) - Cont. In re Nils Christian Dekau Amie Denise Dekau

Case No. <u>11-10448</u> (if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
Representing: Discover			DB Serving Corporation PO Box 3025 New Albany, OH 43054				Notice Only
ACCT #: xxxxxxxxxxxx0000  DSRM National Bank/Diamond Shamrock PO Box 300 Amarillo, TX 79105		С	DATE INCURRED: 05/21/1998 CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxxxxx8130  Flagstar Bank Attn: Bankruptcy Dept MS-S144-3 5151 Corporate Dr Troy, MI 48098	-	С	DATE INCURRED: 11/2005 CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Floyd & Gindler 421 Saint James St Gonzales, TX 78629-3916		С	DATE INCURRED: 2007 CONSIDERATION: CPA Fees REMARKS:				\$750.00
ACCT #: xxxxxxxxxxxx0790  Hsbc Bank Po Box 5253 Carol Stream, IL 60197	-	С	DATE INCURRED: 05/1999 CONSIDERATION: Credit card purchases REMARKS:				\$15,361.00
ACCT #: xxxx xx xx3027  Justice Court Precinct 5 1000 Guadalupe, Room 117 Civil Division Austin, TX 78701		С	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

B6F (Official Form 6F) (12/07) - Cont. In re Nils Christian Dekau Amie Denise Dekau

Case No. 11-10448

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 9884  Northstar Location Services, LLC 4285 Genesee Street Cheektowaga, NY 14225-1943		С	DATE INCURRED: CONSIDERATION: Collection agency for Chase REMARKS:				Notice Only
ACCT #: xxxxxxxxxxxxx2738  Public Employees Credit Union 306 E 10th St Austin, TX 78701		С	DATE INCURRED: 09/1998 CONSIDERATION: Credit card purchases REMARKS:				\$5,539.00
Sheet no2 of2 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	(Use only on last page of the completed Sci ort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	nedu e, o	ota ule l n th	l > F.) ne	\$5,539.00 \$85,100.00

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B6G (Official Form 6G) (12/07)

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448	
	(if known)	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexp	pired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Fred E. Walker, P.C. 609 Castle Ridge Road Suite 220 Austin, TX 78746	Attorney client contract Contract to be ASSUMED

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B6H (Official Form 6H) (12/07)

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448
	(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re Nils Christian Dekau Amie Denise Dekau

Case No.	11-10448
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse				
Married	Relationship(s): Son Daughter	Age(s): 13 5	Relationship	o(s):	Age(s):
Employment:	Debtor		Spouse		
Occupation Name of Employer How Long Employed Address of Employer	Real Estate Agent Texas Capital Properties 3 years 8235 Shoal Creek Blvd Austin, TX 78757		General Ma Men's Wear 3 years 6380 Roger Houston, T	rhouse rdale Blvd	
	rerage or projected monthly , salary, and commissions (Fertime			DEBTOR \$0.00 \$0.00 \$0.00	\$POUSE \$4,766.67 \$0.00 \$4,766.67
b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) h. Other (Specify) j. Other (Specify) k. Other (Specify) TOTAL OF PAYF TOTAL NET MONTH Regular income from Income from real proj	ROLL DEDUCTIONS LY TAKE HOME PAY operation of business or property	/ MDSE (employee layawa / WLF (charity) / Dental Insurance / Vision / Stock	-	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$489.36 \$184.51 \$63.70 \$286.69 \$0.00 \$130.00 \$13.00 \$75.57 \$11.48 \$195.00 <b>\$1,449.31</b> <b>\$3,317.36</b>
that of dependents lis	e or support payments paya		lebtor's use or	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00
12. Pension or retirement 13. Other monthly income a. b. c.	e (Specify):	stimated Monthly Bonus		\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$700.00 \$0.00 \$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$3,080.00	\$700.00
	Y INCOME (Add amounts sh		- E 45\	\$3,080.00	\$4,017.36
16. COMBINED AVERAC	GE MONTHLY INCOME: (Co	ombine column totals fron	n line 15)	\$7,0	097.36

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

IN RE: Nils Christian Dekau
Amie Denise Dekau
Case No. 11-10448
(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

payr	nplete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time ments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calcular from the deductions from income allowed on Form 22A or 22C.	•
	Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sche labeled "Spouse."	dule of expenditures

1. Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	
Utilities: a. Electricity and heating fuel     b. Water and sewer     c. Telephone     d. Other: Internet, cable, and home phon	\$300.00 \$70.00 \$120.00 \$175.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$75.00 \$752.00 \$245.00 \$75.00 \$50.00 \$307.36 \$200.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto e. Other:  12. Taxes (not deducted from wages or included in home mortgage payments)	\$64.00 \$97.00
Specify:  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: b. Other: Lawn care c. Other: Personal care expenses d. Other: Pet expenses	\$50.00 \$75.00 \$30.00
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other: Child-Related School &amp; Activity Expenses</li> <li>17.b. Other:</li> </ul>	\$587.00 \$20.00
<ul> <li>18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</li> <li>19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin</li> </ul>	<b>\$3,292.36</b> a the filing of this

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: **Gasoline prices are increasing which will effect personal and business vehicle expenses.** 

### 20. STATEMENT OF MONTHLY NET INCOME

20. STATEMENT OF MONTHET NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$7,097.36
b. Average monthly expenses from Line 18 above	\$3,292.36
c. Monthly net income (a. minus b.)	\$3,805.00

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# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Nils Christian Dekau CASE NO 11-10448

Amie Denise Dekau

CHAPTER 13

# **EXHIBIT TO SCHEDULE J**

# **Itemized Business Expenses**

Real Estate

Expense	Category	Amount
Telephone	Telephone	\$137.00
Vehicle Insurance	Insurance	\$100.00
Gasoline	Gasoline	\$200.00
Licenses	Licenses	\$100.00
Vehicle Maintenance	Vehicle Maintenance	\$50.00
	Total >	\$587.00

B6 Summary (Official Form 6 - Summary) (12/07)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Nils Christian Dekau Amie Denise Dekau

Case No. 11-10448

Chapter 13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$237,167.00		
B - Personal Property	Yes	5	\$30,482.67		
C - Property Claimed as Exempt	Yes	3		•	
D - Creditors Holding Secured Claims	Yes	2		\$291,486.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$33,365.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$85,100.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$7,097.36
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,292.36
	TOTAL	22	\$267,649.67	\$409,951.00	

Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Nils Christian Dekau
Amie Denise Dekau

Case No. 11-10448

Chapter 13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$31,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$8,244.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$39,244.00

### State the following:

Average Income (from Schedule I, Line 16)	\$7,097.36
Average Expenses (from Schedule J, Line 18)	\$3,292.36
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$6,709.40

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$48,319.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$23,765.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$9,600.00
Total from Schedule F		\$85,100.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$143,019.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)
In re Nils Christian Dekau
Amie Denise Dekau

Case No.	11-10448	
	(if known)	

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have sheets, and that they are true and correct to the b	24	
,	,	
Date 3/14/2011	Signature /s/ Nils Christian Dekau	
	Nils Christian Dekau	
Date 3/14/2011	Signature _/s/ Amie Denise Dekau	
	Amie Denise Dekau	
	[If joint case, both spouses must sign.]	

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B7 (Official Form 7) (04/10)

joint petition is not filed.)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re: Nils Christian Dekau Case No. 11-10448
Amie Denise Dekau (if known)

### STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a

**AMOUNT SOURCE** \$ 10,139.89 2011 Co-debtor YTD wage income 2011 Debtor YTD self-employment gross receipts 900.00 0.00 2011 YTD Cost of goods sold 650.00 2011 YTD Business expenses 250.00 2011 YTD Self-employment net proceeds 51,064.00 2010 Co-debtor wage income 36,000.00 2010 Estitmated Self-employment net proceeds 48,956.00 2009 Co-debtor wage income 4.265.00 2009 Debtor self-employment gross receipts 3,111.00 2009 Business expenses 1,154.00 2009 Self-employment net proceeds

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$ 23.00 2009 Interest income

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT STILL OWING** 

DATES OF
NAME AND ADDRESS OF CREDITOR PAYMENTS AMOUNT PAID

Infiniti Financial 1/7/11, and \$1,197.00 \$8,519.00

Po Box 660360 2/11/11

**Dallas, TX 75266** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re: Nils Christian Dekau Case No. 11-10448
Amie Denise Dekau (if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	l۸r	10

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
Public Employees Credit Union

NATURE OF PROCEEDING Debt collection

COURT OR AGENCY
AND LOCATION
In the Justice Court
Precinct 5

STATUS OR DISPOSITION Judgment

vs Nils C De

Nils C Dekau Case No 223027 Travis County, Texas

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

M

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

✓

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re: Nils Christian Dekau Case No. 11-10448

Amie Denise Dekau (if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYER IF AMOUNT OF MONEY OR DESCRIPTION

\$30

NAME AND ADDRESS OF PAYEE OTHER THAN DEBTOR AND VALUE OF PROPERTY

InCharge Education Foundation, Inc. 2/25/11 2101 Park Center Dr., Ste. 310

2101 Park Center Dr., Ste. 310

Orlando, FL 32835

Fred E. Walker, P.C. Various dates \$1,135.00 Chapter 13

609 Castle Ridge Road Attorney Fee

Suite 220 65.00 Credit Report
Austin, TX 78746 300.00 Court Filing Fees

American Consumer Credit Counseling monthly \$11,392.00

130 Rumford Ave, Ste 202 (past 12 months) Auburndale, MA 02466

None

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

 $\mathbf{V}$ 

### 11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re: Nils Christian Dekau Case No. 11-10448
Amie Denise Dekau (if known)

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None	14. Property held for another person List all property owned by another person that the debtor holds or controls.
	15. Prior address of debtor
None  V	If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either

### 16. Spouses and Former Spouses

None

✓

spouse.

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	ils Christian Dekau (	Case No.	11-10448	
	Amie Denise Dekau		(if known)	

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

N	O	n	e	

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

Non

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Sam Turner Escobar & Associate Austin, TX DATES SERVICES RENDERED 2008, 2009, & 2010 tax returns

None

✓

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** 

NAME Debtors in Posession

12515 Mistletoe Trail Manchaca, TX 78652

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re: Nils Christian Dekau Case No. 11-10448
Amie Denise Dekau (if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None	20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None  ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None  ✓	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None  ✓	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None  ✓	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

# 24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re: Nils Christian Dekau Case No. 11-10448
Amie Denise Dekau (if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

f completed by an individual or individual and spouse]				
declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.				
Date 3/14/2011	Signature	/s/ Nils Christian Dekau		
	of Debtor	Nils Christian Dekau		
Date 3/14/2011	Signature	/s/ Amie Denise Dekau		
	of Joint Debtor	Amie Denise Dekau		
	(if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B 201B (Form 201B) (12/09)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Nils Christian Dekau
Amie Denise Dekau

Case No	11-10448		
Chapter	13		

# CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Nils Christian Dekau	X /s/ Nils Christian Dekau	3/14/2011
Amie Denise Dekau	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Amie Denise Dekau	3/14/2011
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Com	pliance with § 342(b) of the Bankruptcy Code	
l, Kimberly L. Nash	, counsel for Debtor(s), hereby certify that I delivered to the	Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.		
/s/ Kimberly L. Nash		
Kimberly L. Nash, Attorney for Debtor(s)		
Bar No.: 24043840		
Fred E. Walker P.C.		
609 Castle Ridge Road		
Suite 220		
Austin, TX 78746		
Phone: (512) 330-9977		
Fax: (512) 330-1686		
E-Mail: knash@fredwalkerlaw.com		
E-Mail: knash@fredwalkerlaw.com		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Nils Christian Dekau CASE NO 11-10448

**Amie Denise Dekau** 

CHAPTER 13

	DISCLOSURE OF CO	OMPENSATION OF ATTORI	NEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Ba that compensation paid to me within one year services rendered or to be rendered on behavis as follows:	nkr. P. 2016(b), I certify that I am the a	ttorney for the above-named debtor(s) and kruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:		\$3,500.00
	Prior to the filing of this statement I have rec	eived:	\$1,135.00
	Balance Due:		\$2,365.00
2.	The source of the compensation paid to me  ✓ Debtor Othe	was: r (specify)	
3.	The source of compensation to be paid to m  ✓ Debtor ☐ Othe	e is: r (specify)	
4.	✓ I have not agreed to share the above-di associates of my law firm.	sclosed compensation with any other p	person unless they are members and
	I have agreed to share the above-disclorassociates of my law firm. A copy of the compensation, is attached.		
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, school. Representation of the debtor at the meetic	, and rendering advice to the debtor in edules, statements of affairs and plan	determining whether to file a petition in which may be required;
6.	By agreement with the debtor(s), the above- The fee does not include any other service additional services must be in writing. The matter with the court which was handled for any reason, I authorize the Chapter 13 E. Walker, up to the amount of attorney for	e then those specifically set forth all e amount disclosed above does not by Debtor's attorney. In the event the Trustee to disburse any remaining	bove. Any agreement to provide include the filing fee paid for this at my Chapter 13 Case is dismissed
	I certify that the foregoing is a complete s representation of the debtor(s) in this bankru		ment for payment to me for
	3/14/2011	/s/ Kimberly L. Nash	
	Date	Kimberly L. Nash Fred E. Walker P.C. 609 Castle Ridge Road Suite 220 Austin, TX 78746	Bar No. 24043840

Phone: (512) 330-9977 / Fax: (512) 330-1686

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B 22C (Official Form 22C) (Chapter 13) (12/10)

In re: Nils Christian Dekau Amie Denise Dekau

Case Number: 11-10448

4	4			
	According to the calculations required by this statement:			
	☐ The applicable commitment period is 3 years.			
	☑ The applicable commitment period is 5 years.			
	✓ Disposable income is determined under § 1325(b)(3).			
	☐ Disposable income is not determined under § 1325(b)(3).			
	(Check the boxes as directed in Lines 17 and 23 of this statement.)			

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. RE	PORT OF INC	OME		
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.				
	<ul> <li>a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</li> <li>b. ☑ Married. Complete both Column A ("Debtor's Income") and Column B ("Spous")</li> </ul>				nes 2-10.
1	All figures must reflect average monthly income receiv during the six calendar months prior to filing the bankru			Column A	Column B
	of the month before the filing. If the amount of monthly	income varied duri	ng the six	Debtor's	Spouse's
	months, you must divide the six-month total by six, and appropriate line.	d enter the result on	the	Income	Income
2	Gross wages, salary, tips, bonuses, overtime, com	missions.		\$0.00	\$4,797.73
2	Income from the operation of a business, profession Line a and enter the difference in the appropriate column than one business, profession or farm, enter aggregate an attachment. Do not enter a number less than zero.	mn(s) of Line 3. If you numbers and prove	ou operate more vide details on		
3	business expenses entered on Line b as a deduction		, part or and		
	a. Gross receipts	\$2,486.67	\$0.00		
	b. Ordinary and necessary business expenses	\$575.00	\$0.00		
	c. Business income  Rent and other real property income. Subtract Line	Subtract Line b		\$1,911.67	\$0.00
4	difference in the appropriate column(s) of Line 4. Do r Do not include any part of of the operating expense in Part IV.	ot enter a number l	ess than zero.		
	a. Gross receipts	\$0.00	\$0.00		
	b. Ordinary and necessary operating expenses	\$0.00	\$0.00		
	c. Rent and other real property income	Subtract Line b	from Line a	\$0.00	\$0.00
5	Interest, dividends, and royalties.			\$0.00	\$0.00
6	Pension and retirement income.			\$0.00	\$0.00
7	paid by the debtor's spouse. Each regular payment should be reported in only one				\$0.00
	Unemployment compensation. Enter the amount in			ψοίου	40.00
8	However, if you contend that unemployment compensation received by you or your				
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor <b>\$0.00</b>	Spouse <b>\$0.00</b>	\$0.00	\$0.00
9	Income from all other sources. Specify source and sources on a separate page. Total and enter on Line separate maintenance payments paid by your spot of alimony or separate maintenance. Do not include the Social Security Act or payments received as a victi humanity, or as a victim of international or domestic tell.  a.  b.	<ol> <li>Do not include use, but include all le any benefits rece m of a war crime, cr</li> </ol>	e alimony or other payments ived under the	<b>#0.00</b>	<b>*</b> 0.00
				\$0.00	\$0.00

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Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and the column B, and the column B has not been completed, enter the amount from Line 10.  Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD  12. Enter the amount from Line 11.  Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this inscome (such as payment of the spouse's at xiability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, its additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a.	10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$1,911.67	\$4,797.73		
### Randows   \$6,709.40   ### Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that adiablation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and speedly, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor of the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  ### Total and enter on Line 13.  ### Subtract Line 13 from Line 12 and enter the result.  ### Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.  ### Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court.)  ### Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court.)  ### Application of § 1325(b)(4). Check the applicable box and proceed as directed.  ### Application of § 1325(b)(4). Check the applicable box and proceed as directed.  ### The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.  ### Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME  ### Arrival adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Lin	11	and enter the total. If Column B has not been completed, enter the amount from Line 10, \$6,				
Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10. Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's suspous's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a. b. b. c. Total and enter on Line 13.  Subtract Line 13 from Line 12 and enter the result.  Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.  Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  a. Enter debtor's state of residence: Texas b. Enter debtor's household size. \$64,420.00  Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.  Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME  18 Enter the amount from Line 11. \$6,709.40  Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouses tax liability or		Part II. CALCULATION OF § 1325(b)(4) COMMITMENT P	ERIOD			
acalculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a.	12	Enter the amount from Line 11.		\$6,709.40		
D.   C.   Total and enter on Line 13.   S0.00	13	calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this				
Total and enter on Line 13.  Subtract Line 13 from Line 12 and enter the result.  Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.  Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  a. Enter debtor's state of residence: Texas b. Enter debtor's household size: 4 \$64,420.00  Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.  The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.  Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME  Better the amount from Line 11.  Saf,709.40  Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor of the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the column B in		a.				
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Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  a. Enter debtor's state of residence: Texas b. Enter debtor's household size: 4 \$64,420.00  Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.  The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.  Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME  18 Enter the amount from Line 11. \$6,709.40  Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a. b. c.	14	Subtract Line 13 from Line 12 and enter the result.		\$6,709.40		
size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  a. Enter debtor's state of residence:	15					
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### Senter the amount from Line 11.    Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.    A			SARI E INCOM	IF		
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of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.    a.     b.	10			\$6,709.40		
	19	of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a.  b.				
				\$0.00		

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20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.				
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.				
22	Applicable median family income. Enter the amount from Line 16.				
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.  The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.				

		Part IV. C	ALCULATION	OF D	EDUCTIONS FROM INC	COME	
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)							
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living					wable Living j.gov/ust/ or at would	\$1,371.00
24B	Out-of for Ou www.u person 65 year categor of any person person	nal Standards: health care. f-Pocket Health Care for perso at-of-Pocket Health Care for pe usdoj.gov/ust/ or from the clerk as who are under 65 years of a ars of age or older. (The applia by that would currently be allow additional dependents whom as under 65, and enter the res as 65 and older, and enter the ant, and enter the result in Line	ns under 65 years of a of the bankruptcy age, and enter in L cable number of pewed as exemptions you support.) Multin Line c1. Multin esult in Line c2.	of age or court.) Ine b2 fersons is on yo iply Lin	and in Line a2 the IRS Nation older. (This information is ava Enter in Line b1 the applicable the applicable number of person each age category is the number at the all by Line b1 to obtain a toto e a2 by Line b2 to obtain a toto.	nal Standards illable at le number of ons who are imber in that olus the number al amount for al amount for	
	Pers	sons under 65 years of age		Pers	sons 65 years of age or olde	r	
	a1.	Allowance per person	\$60.00	a2.	Allowance per person	\$144.00	
	b1.	Number of persons	4	b2.	Number of persons		
	c1.	Subtotal	\$240.00	c2.	Subtotal	\$0.00	\$240.00
25A	and U inform family	Standards: housing and util tilities Standards; non-mortgag action is available at www.usdo size consists of the number th turn, plus the number of any ac	ge expenses for the j.gov/ust/ or from that at would currently	e applic ne clerk be allov	able county and family size. ( c of the bankruptcy court.) The wed as exemptions on your fe	This e applicable	\$577.00

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25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.							
	a.	a. IRS Housing and Utilities Standards; mortgage/rent expense \$1,356.00						
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$2,363.00					
	C.	Net mortgage/rental expense	Subtract Line b from Line a.	\$0.00				
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
	You	al Standards: transportation; vehicle operation/public transportation are entitled to an expense allowance in this category regardless of whether ating a vehicle and regardless of whether you use public transportation.						
27A								
27B	If you you "Pub	al Standards: transportation; additional public transportation expenu pay the operating expenses for a vehicle and also use public transportation expenuere entitled to an additional deduction for your public transportation expeblic Transportation" amount from IRS Local Standards: Transportation. (7).usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	ation, and you contend that nses, enter on Line 27B the	\$0.00				

	Local Standards, transportation ownership/local expense, Vehicle 4				
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)				
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Trans	•			
	(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the tot.  Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Lir				
28	Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
	a. IRS Transportation Standards, Ownership Costs	\$496.00			
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$173.76			
			¢222.24		
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b fro  Local Standards: transportation ownership/lease expense; Vehicle 2.	in Line a.	\$322.24		
	Complete this Line only if you checked the "2 or more" Box in Line 28.				
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Trans (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the tot	•			
	Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Lir				
29	Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
	a. IRS Transportation Standards, Ownership Costs				
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47				
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b fro	om Line a.			
	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually	y incur for all			
30	federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTAT				
30	SALES TAXES.	LOK	\$736.77		
	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly				
31	deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY				
	401(K) CONTRIBUTIONS.		\$0.00		
	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay				
32	for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOU DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.	R	\$64.00		
	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you	ou are			
33	required to pay pursuant to the order of a court or administrative agency, such as spousal or chil	d support	\$0.00		
	payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE	49.	Ψ0.00		
	Other Necessary Expenses: education for employment or for a physically or mentally cha				
34	Enter the total average monthly amount that you actually expend for education that is a condition employment and for education that is required for a physically or mentally challenged dependent		\$0.00		
	whom no public education providing similar services is available.				
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actual childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER	ally expend on	** **		
	EDUCATIONAL PAYMENTS.		\$0.00		
200	Other Necessary Expenses: health care. Enter the total average monthly amount that you ad				
36	on health care that is required for the health and welfare of yourself or your dependents, that is n reimbursed by insurance or paid by a health savings account, and that is in excess of the amour		\$0.00		
	in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVING				
	ACCOUNTS LISTED IN LINE 39.  Other Necessary Expenses: telecommunication services. Enter the total average monthly a	amount that			
	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone				
37	servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent				
	necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.				
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.		\$3,844.01		
Ц	·				

	Subpart B: Additional Living Expense Note: Do not include any expenses that you have					
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
00	a. Health Insurance	\$373.75				
39	b. Disability Insurance	\$0.00				
	c. Health Savings Account	\$0.00				
	Total and enter on Line 39		\$373.75			
	IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your ac expenditures in the space below:	tual total average monthly				
40	Continued contributions to the care of household or family members. Emonthly expenses that you will continue to pay for the reasonable and necess elderly, chronically ill, or disabled member of your household or member of you unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED II	sary care and support of an our immediate family who is	\$0.00			
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.					
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.		\$30.00			
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.					
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.					
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lin	nes 39 through 45.	\$415.75			
-						

	Subport C. Doductions for Dobt Boymont									
	Subpart C: Deductions for Debt Payment  Future payments on secured claims. For each of your debts that is secured by an interest in property that									
		own, list the name of the creditor, i								
		ment, and check whether the paym								
	the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months									
	following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate									
47	page	e. Enter the total of the Average N	Ionthly Pay	ments on Line 47.						
		Name of Creditor	Proper	y Securing the Debt	Д	verage	Does payment			
						Monthly	include taxes			
					Р	ayment	or insurance?			
	a.	Aurora Loan Services, Inc.	12515 M	istletoe Trail, Manch		\$1,768.00	yes □no			
	b.	<b>BSI Financial Services</b>	12515 M	istletoe Trail, Manch		\$595.00	yes <b>_</b> no			
	c.	Infiniti Financial	2005 Inf	initi G35		\$173.76	yes <b>_</b> no			
						: Add				
					Lines	a, b and c		\$2,536.76		
	Othe	er payments on secured claims.	If any of	dehts listed in Line 47 a	are sec	ured by your	nrimary			
		lence, a motor vehicle, or other pro	-				•			
		may include in your deduction 1/60								
		ldition to the payments listed in Lin								
48		unt would include any sums in def								
		closure. List and total any such an parate page.	nounts in tr	ie following chart. If he	cessar	y, list additior	nai entries on			
	a 30									
		Name of Creditor		operty Securing the De		1/60th of th	ne Cure Amount			
	a.	Aurora Loan Services, Inc.		Mistletoe Trail, Mand			\$383.33			
	b.	BSI Financial Services	1251	Mistletoe Trail, Mand	chac		\$133.33			
	C.							\$516.66		
	Total: Add Lines a, b and c									
	Payı	ments on prepetition priority cla	ims. Ente	er the total amount, divi	ded by	60, of all prid	ority claims, such			
49	49 as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy						\$556.09			
	filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.									
		pter 13 administrative expenses	<b>.</b> Multiply t	he amount in Line a by	the an	nount in Line	b, and enter the			
		Iting administrative expense.	1 40 1				\$2.00F.00			
	a.	Projected average monthly chap					\$3,805.00			
50	b.	Current multiplier for your district issued by the Executive Office for								
		information is available at www.u					10 %			
		the bankruptcy court.)	, 5							
	C.	Average monthly administrative	expense of	chapter 13 case		Total: Multip	oly Lines a and b	\$380.50		
								#2.000.04		
51	51 Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.  Subpart D: Total Deductions from Income							\$3,990.01		
52	Tota		•					\$8,249.77		
52 <b>Total of all deductions from income.</b> Enter the total of Lines 38, 46 and 51.							ψυ,243.11			
	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)									
53								\$6,709.40		
		port income. Enter the monthly a			ents, fo	oster care pa	yments, or			
54	disal	cility payments for a dependent ch	ild, reporte	d in Part I, that you rece	eived ir	n accordance	with			

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### B 22C (Official Form 22C) (Chapter 13) (12/10)

60

61

55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$0.00					
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.						
57	Deduction for special circumstances.  If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE.  Nature of special circumstances  Amount of expense  a.						
	b.						
	C. Total: Add Lines a, b, and c	\$0.00					
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.						
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	(\$1,540.37)					

Part VI	ADDITIONAL	<b>EXPENSE</b>	CL AIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

Expense Description Monthly Amount

a.
b.
c.
Total: Add Lines a, b, and c \$0.00

# Part VII: VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)

Date: 3/14/2011 Signature: /s/ Nils Christian Dekau

Nils Christian Dekau

Date: 3/14/2011 Signature: /s/ Amie Denise Dekau

Amie Denise Dekau

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